

CREDIT SYSTEM

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Attorney Docket No. 5595.00

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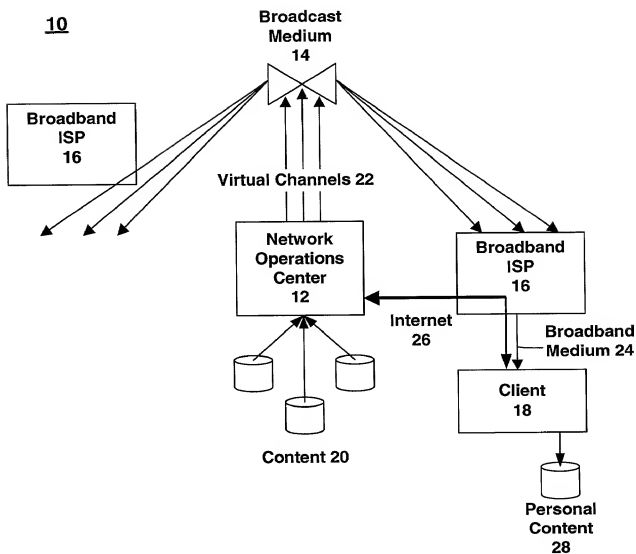


FIG. 1

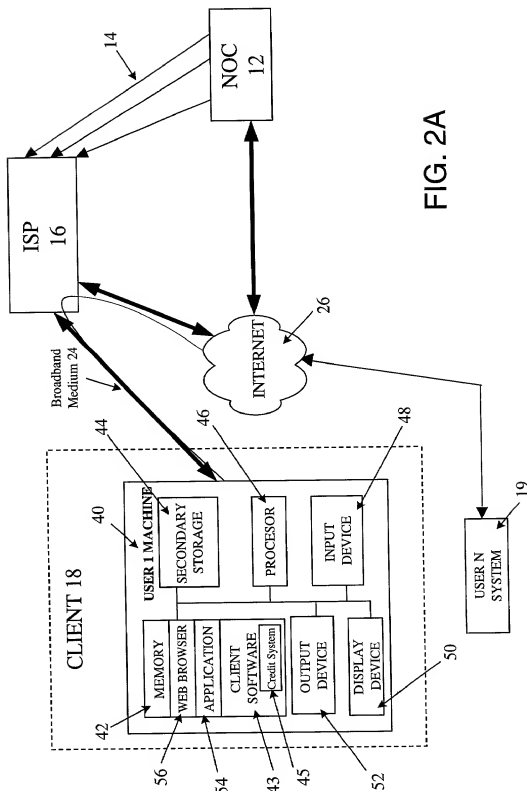
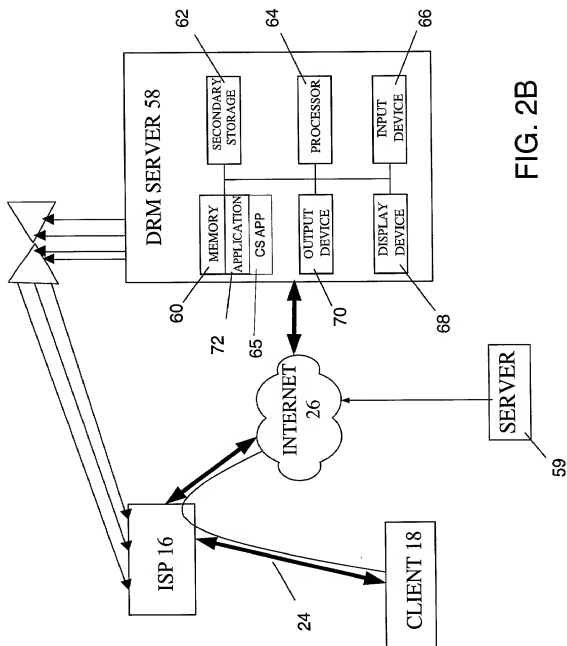
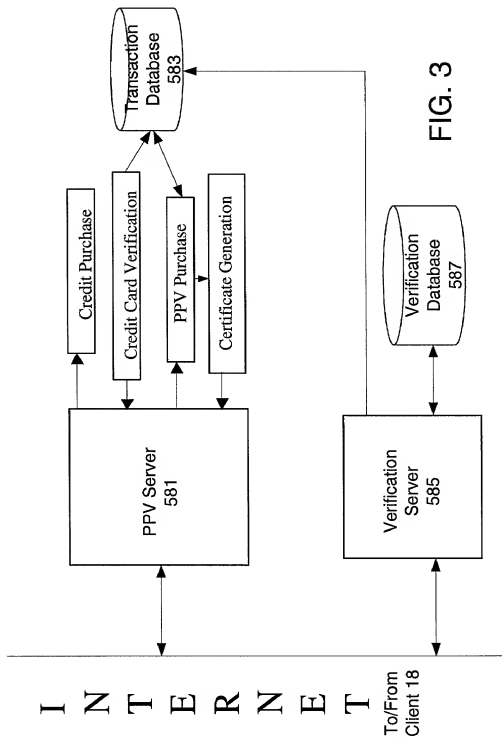


FIG. 2A

102120-49220660





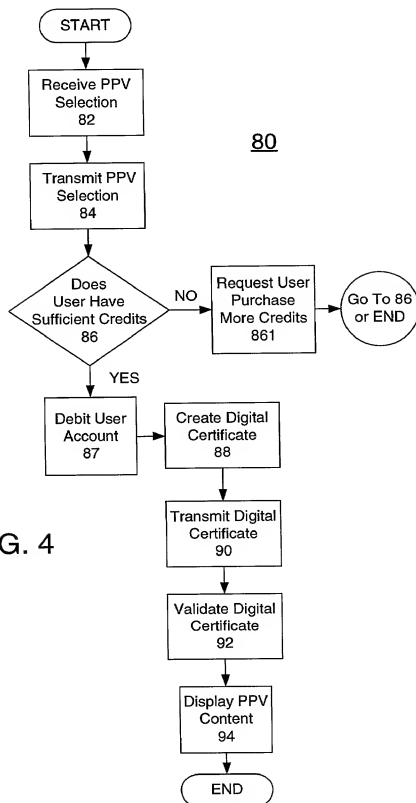


FIG. 4

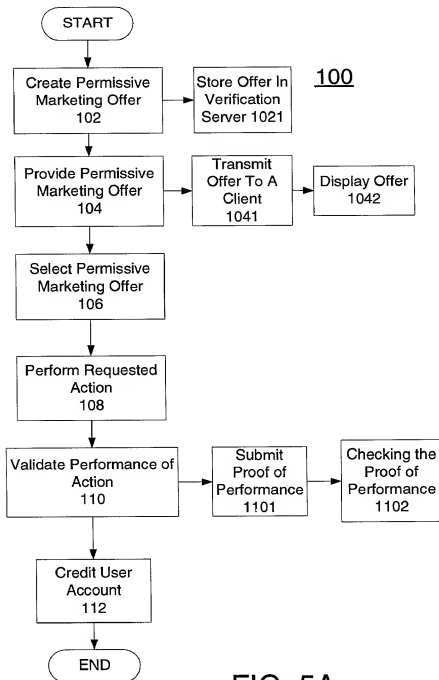


FIG. 5A

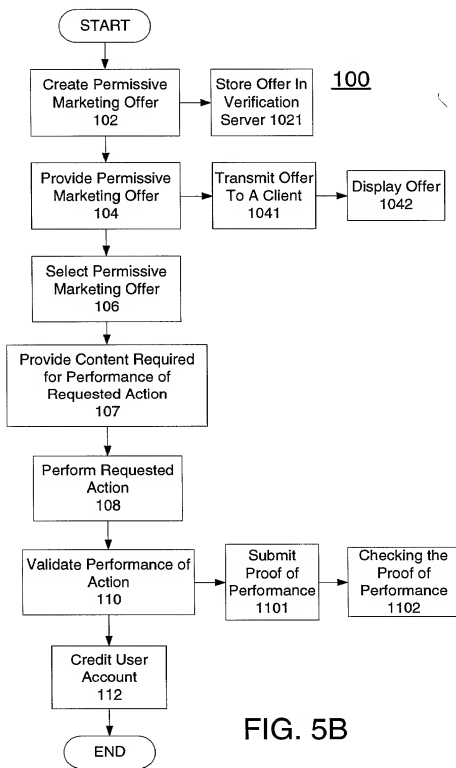
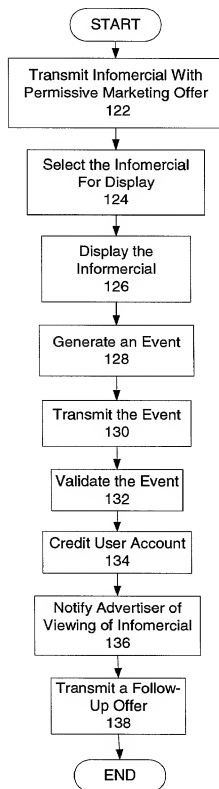


FIG. 5B

0990274-073201



120

FIG. 6

0902764-071204

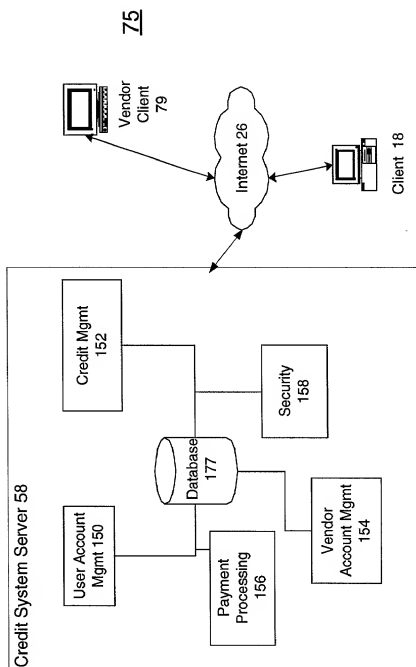


FIG. 7

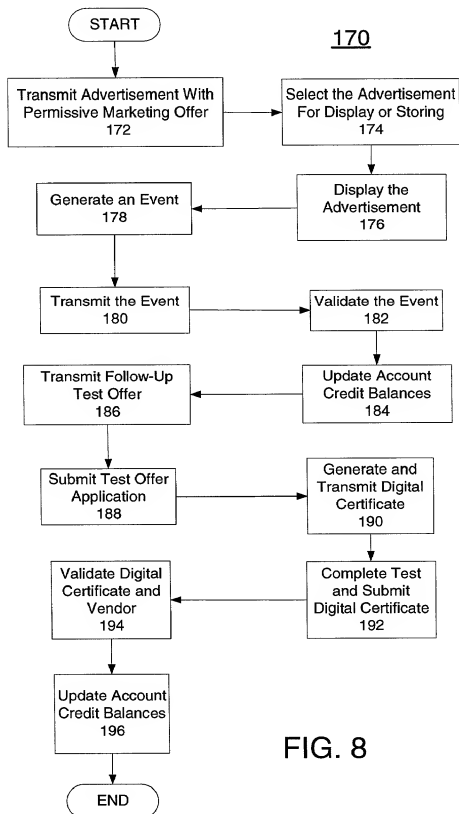
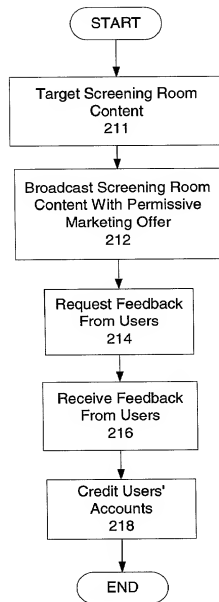
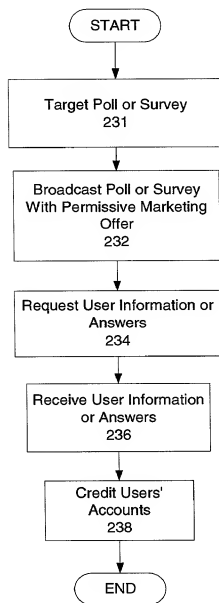


FIG. 8



210

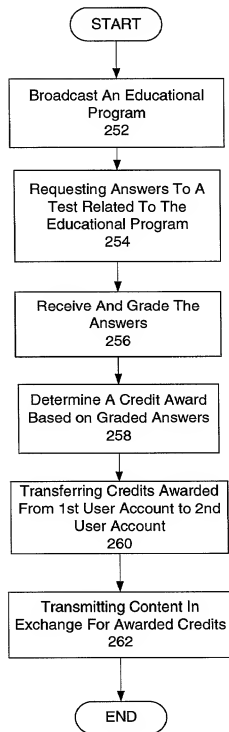
FIG. 9



230

FIG. 10

09902764.071201



250

FIG. 11

0902764.07A01